IN THE CLAIMS

Amendments To The Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of preserving an individual's access to credit by means of a service organization comprising:

using one or more computer processing units, on a periodic basis accessing dynamic credit information of the individual from a credit reporting bureau and deriving debt data from the credit information;

using one or more computer processing units, on a periodic basis determining an amount necessary to provide debt payment coverage based on the data derived from the credit information;

using one or more computer processing units, selecting a specific insurance company to provide coverage for the-aggregated insurance benefits based on the amount determined necessary to provide debt payment coverage at specific aggregated insurance premiums.

2.   (Previously Presented) The method as set forth in claim 1, wherein using one or more computer processing units, on a periodic basis accessing dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information comprises:

contacting the credit reporting bureau; and

obtaining dynamic credit information providing data to be used in determining the premium necessary to provide coverage for the aggregated insurance benefits.

3.   (Previously Presented) The method as set forth in claim 2 further comprising

on a periodic basis adjusting the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in

the data derived from the credit information.

4.   (Previously Presented) The method as set forth in claim 23 further comprising on a periodic basis, updating the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

5-7.   (Cancelled)

8.   (Previously Presented) The method as set forth in claim 1 further comprising on a periodic basis, determining any change in the amount necessary to provide debt payment coverage and adjusting the value of the premiums owed by the individual in accordance with the changes in the data derived from the credit information.

9-17.   (Cancelled)

18.   (Previously Presented) The method as set forth in claim 1 wherein determining the amount necessary to provide debt payment coverage comprises:

on a periodic basis, presenting information to the individual related to the data derived from the credit information and presenting information to the individual which classifies the data derived from the credit information into a plurality of debt categories; and

on a periodic basis, allowing the individual to select among the debt categories for which the individual will obtain aggregated insurance benefits.

19-21. (Cancelled)

22.   (Previously Presented) The method as set forth in claim 1 further comprising registering the individual with the service organization.

23.   (Previously Presented) The method as set forth in claim 1 further comprising entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

24.   (Previously Presented) The method as set forth in claim 1 further comprising on a periodic basis informing the individual of the specific premiums.

25.   (Previously Presented) The method as set forth in claim 1 further comprising requesting that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

26.   (Currently Amended) A computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon such that when loaded the machine-coded instructions cause one or more computer processing devices to:

on a periodic basis, access dynamic credit information of the individual from a credit reporting bureau and deriving debt data from the credit information;

on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information; and

select a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount determined necessary to provide debt payment coverage at specific aggregated insurance premiums.

27.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

enter a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

28.　(Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, inform the individual of the specific premiums.

29.　(Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

request that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

30.　(Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more processing devices to on a periodic basis, access dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information by causing the one or more computer processing devices to:

contact the credit reporting bureau; and

obtain information to be used in deriving data for determining the specific premiums necessary to provide coverage for the aggregated insurance benefits.

31.　(Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

adjust the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

32.　(Previously Presented) The computer program product of claim 27, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, update the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

33.   (Previously Presented) The computer program product of claim 26, further comprising machine-coded instructions to cause the one or more computer processing devices to register the individual with the service organization.

34.   (Previously Presented) The computer program product of claim 26, wherein the machine-coded instructions that cause the one or more processing devices to on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information comprises causing the one or more computer processing devices to:

    present information to the individual related to the data derived from the credit information by classifying the data into a plurality of debt categories; and

    on a periodic basis, request that the user select among the debt categories for which the individual will obtain aggregated insurance benefits.

35.   (Previously Presented) A system for preserving an individual's access to credit, the system comprising:

    a database component containing:

        a) information related to one or more insurance companies that provide aggregated insurance benefits, and

        b) information related to premiums that the one or more insurance companies charge for issuing aggregated insurance benefits.

36.   (Previously Presented) The system of claim 35, further comprising:

    a credit information component that accesses, on a periodic basis, updated credit information for the individual to determine an amount necessary to provide debt payment coverage; and

a premium determination component that updates, on a periodic basis, the value of a premium owed by the individual for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage.